



California Housing Finance Agency

# MORTGAGE CREDIT == *Certificate* == PROGRAM

To help you lower your taxes and increase your disposable annual income, here's a federal tax credit program for you.

## MCC features:

- ◆ Convert 20% mortgage interest into dollar-for-dollar tax credit
- ◆ The unused portion of credit can be rolled forward for up to three years

## Additional benefits:

MCC can be combined with:

- ◆ CalPLUS<sup>SM</sup> – first mortgage loans with exclusive, zero interest down payment assistance
- ◆ California Homebuyer's Downpayment Assistance Program (CHDAP) – deferred payment loan for 3% of the purchase price for down payment and/or closing costs
- ◆ Extra Credit Teacher Program (ECTP) – up to \$15,000 in a deferred payment loan for teachers and staff serving high priority schools
- ◆ Any non-CalHFA FHA/Conventional/USDA/VA first mortgage



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## GOT QUESTIONS?

Visit: [www.calhfa.ca.gov](http://www.calhfa.ca.gov)

Call: **877.9.CalHFA (877.922.5432)**

*CalHFA. Stop Looking. Start Living.*